

Connecticut Funeral Directors Association, Inc.

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Written Testimony of
Nicole Paquette and W. Randy Molloy, Legislative Committee Co-Chairs

Governor's Bill No. 7040 **An Act Implementing the Governor's Budget Recommendations for Human Services Programs**

Human Services Committee
Public Hearing
February 16, 2017

Good Day, Senator Moore, Representative Abercrombie, Senator Markley, Senator Bye, Representative Adams, Senator Kelly, Representative Case and the distinguished members of the Human Services Committee, my name is Nicole Paquette and I am the Legislative committee co-chair of the Connecticut Funeral Directors Association (CFDA), which represents 220 out of 295 funeral homes. I thank you for considering this testimony in your challenge to make appropriate budget recommendations.

The Connecticut Funeral Directors Association opposes the proposals in Sections 8 and 9 of the *Governor's Bill No. 7040*, which will reduce the Funeral and Burial Allowance of Indigent Persons from \$1,200 to \$900. This will be the **third reduction since 2015**; a systematic financial erosion, to an important and necessary disposition allowance relied upon by the most needy and poor of our society. This bears repeating, a budget cut that directly affects a voiceless and unrepresented group, the poorest of the poor.

During the 2015 legislative session, the allowance to care for these poor was \$1,800; it was reduced to \$1,400. In 2016, it was further reduced to \$1,200 (this subsequently was the same amount that was provided for in 1984). Before you now is a proposal which seeks to cut the original allowance from 2015 by 50%. A \$900 allowance is actually LESS than what was paid in our state thirty-three years ago and it is less than allowances provided by our neighboring states.

Lines 184-186 of this bill include the words "proper funeral and burial". Please ask yourselves, how can this be accomplished with an allowance of \$900? The reality for such a budget is a minimal disposition-a disposal of human remains by cremation. Particularly in the cases where there are no family members or friends, any further reductions will continue to negatively impact the ability of a funeral director to even provide the most basic cremation service.

Although a funeral home may choose to freely provide their services, time and donate merchandise items, I am saddened to share with you, that some funeral homes are no longer able to accept indigent death calls as the allowance provided is usually not sufficient to cover expenses beyond the control of a funeral home. These can include:

- State of Connecticut charges:
 - Medical Examiner Fee (for cremation)
 - Permit(s)
 - Death Certificate(s)
- Crematory charges
- Cemetery charges:
 - Grave Plot
 - Opening and Closing of Graveplot
- Monument charges:
 - Gravemarker
 - Engraving on existing marker
- Obituary Notice expense
- Clergy Honorarium

Sir William Gladstone said *“Show me the manner in which a nation cares for its dead and I will measure with mathematical exactness the tender mercies of its people, their respect for the laws of the land and their loyalty to high ideals.”* CFDA asks you to see the value in the care and disposition for the indigent deceased and we implore you to reject Sections 8 and 9 of this proposal and leave intact the current \$1,200 allowance.

Thank you for this opportunity to testify. I would be pleased to answer any questions.

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Itemized Cost Estimate of an Indigent Funeral in Connecticut

February 16, 2017

Cash Advance, Permits and Certificates:

Crematory fee:	\$350.00	
Medical Examiner Fee :	\$150.00	
Death Certificate:	\$20.00	
Permits (Burial & Cremation)	\$6.00	
Opening/Closing of Cremation Gravesite	\$375.00 (average)	
Newspaper notice:	\$75.00 (when necessary)	
Subtotal:		\$ 976.00

Direct Funeral Home Cost:

Removal from Place of Death to FH:	\$350.00 (average)	
Sanitary Care of unembalmed remains:	\$325.00 (average)	
48-hour refrigeration and care of remains:	\$140.00 (average)	
Transfer of remains to crematory:	\$210.00 (average)	
Subtotal:		\$1,025.00

Indigent Rate for Funeral Home Service Costs (not included above):

- Funeral arrangement conference with legal representative/family.
- Facility and staff time for identification of remains by legal representative/family.
- Phone calls and vehicle to medical practitioner's office to sign death certificate.
- Staff time and vehicle to complete death certificate, file death certificate and obtain permits in town where death occurred.
- Staff time for notifying Social Security Administration and Medical Examiner Office.
- Care and refrigeration of remains beyond the state mandated 48-hours (often occurs).
- Staff time and vehicle to the probate court in the residency of the deceased.
- Staff time and vehicle to pick-up cremated remains from the crematory.
- Staff time and vehicle to deliver cremated remains to cemetery.
- Final disposition or storage of unclaimed remains.
- Insurance and taxes.

Subtotal:	\$1,000.00
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<u>Total Cost of Indigent Funeral:</u>	<u>\$3,151.00</u>
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Proposed Reimbursement in Governor's budget:	\$ 900.00
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Balance:	(-\$2,101.00)
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This example of cost should not be considered as representing every funeral establishment in Connecticut. This document gives a best estimate on the cost to funeral homes in the care of indigent individuals.